

Information to identify the case:

Debtor 1	<u>Carol G. Corrao</u>	Social Security number or ITIN	xxx-xx-9616
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-24965-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carol G. Corrao

5/18/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Carol G. Corrao
DebtorCase No. 14-24965-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
Form ID: 3180WPage 1 of 2
Total Noticed: 41

Date Rcvd: May 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2020.

db +Carol G. Corrao, 14 Weller Drive, Irwin, PA 15642-9128
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
13973162 +Allegheny Radiology Assoc., Ltd., PO Box 3425, Pittsburgh, PA 15230-3415
14008937 Bank of America, Attn: Retail Payment Services, P.O. Box 660933, Dallas, TX 75266-0933
13992111 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13973166 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
(address filed with court: Collection Service Center, PO Box 13446, Pittsburgh, PA 15234)
14164185 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
13973173 Kohls Payment Center, PO Box 2983-2983, Milwaukee, WI 53201
13973174 Mercantile Adjustment Bureau, LLC, PO Box 9055, Williamsville, NY 14231-9055
13973175 +NCB Management Services Incorporated, PO Box 1099, Langhorne, PA 19047-6099
15090120 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14035559 OneMain Financial Issuance Trust 2014-2, P.O. Box 6042 Sioux Falls, SD 57117-6042
13973177 +Orthopedic Assoc. of Pgh., Inc., 2550 Mossdale Blvd., Ste. 405, Monroeville, PA 15146-3533
13973178 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
13973179 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
13974616 +PNC Bank, N.A., PO Box 94982, Cleveland, Oh 44101-4982
13973180 +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541)
13973182 +Premier Medical Associates, PO Box 644984, Pittsburgh, PA 15264-4984

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2020 03:35:06 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13973163 +EDI: BANKAMER.COM May 19 2020 06:58:00 Bank of America, P Box 5170, Simi Valley, CA 93062-5170
14005177 EDI: BL-BECKET.COM May 19 2020 06:58:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13973165 +EDI: CITICORP.COM May 19 2020 06:58:00 Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
13973167 EDI: CRFRSTNA.COM May 19 2020 06:58:00 Credit First N.A., PO Box 81315, Cleveland, OH 44181-0315
14032844 +EDI: CRFRSTNA.COM May 19 2020 06:58:00 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
13973168 E-mail/Text: bdsupport@creditmanagementcompany.com May 19 2020 03:35:21 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
13973169 +E-mail/Text: electronicbkydocs@nelnet.net May 19 2020 03:35:16 Dept of Ed/Nelnet, 3015 Parker Rd, Suite 400, Aurora, CO 80014-2904
13973170 +E-mail/Text: bknotice@ercbpo.com May 19 2020 03:35:17 Enhanced Recovery Corporation, PO Box 23870, Jacksonville, FL 32241-3870
13978171 +E-mail/Text: kpenn@lenderlaw.com May 19 2020 03:35:33 First Commonwealth Bank, c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
13973171 +E-mail/Text: bankruptcynotice@fcbanking.com May 19 2020 03:34:45 First Commonwealth Bank, 22 N. 6th Street, Indiana, PA 15701-1802
13973172 +EDI: RMSC.COM May 19 2020 06:58:00 GE Capital Retail Bank, PO Box 985033, Orlando, FL 32896-0001
13973164 EDI: JPMORGANCHASE May 19 2020 06:58:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850
13973176 +EDI: AGFINANCE.COM May 19 2020 06:58:00 One Main Financial, 6801 Colwell Blvd., Irving, TX 75039-3198
13973181 EDI: PRA.COM May 19 2020 06:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
14231884 EDI: Q3G.COM May 19 2020 06:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13973183 +EDI: RMSC.COM May 19 2020 06:58:00 SYNCB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
13973184 +EDI: RMSC.COM May 19 2020 06:58:00 Synchrony Bank/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
13977685 +E-mail/Text: bncmail@w-legal.com May 19 2020 03:35:18 TD BANK USA, N.A., C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13973185 EDI: WTRRNANK.COM May 19 2020 06:58:00 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
13973186 EDI: CITICORP.COM May 19 2020 06:58:00 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
13977741 +E-mail/Text: electronicbkydocs@nelnet.net May 19 2020 03:35:16 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
13973187 +EDI: URSI.COM May 19 2020 06:58:00 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929

TOTAL: 23

District/off: 0315-2

User: nsha
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 18, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Federal National Mortgage Association (Fannie Mae)
cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr Seterus, Inc., as the authorized servicer for F
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13974880* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
13974878* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
13974617* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
13974618* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
13974619* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
13974620* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
13974621* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
401 Liberty Avenue, Pittsburgh, PA 15222-1004
TOTALS: 4, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
andygornall@latouflawfirm.com
Brian C. Thompson on behalf of Debtor Carol G. Corrao bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized servicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
bkgroup@kmlawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized servicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 11